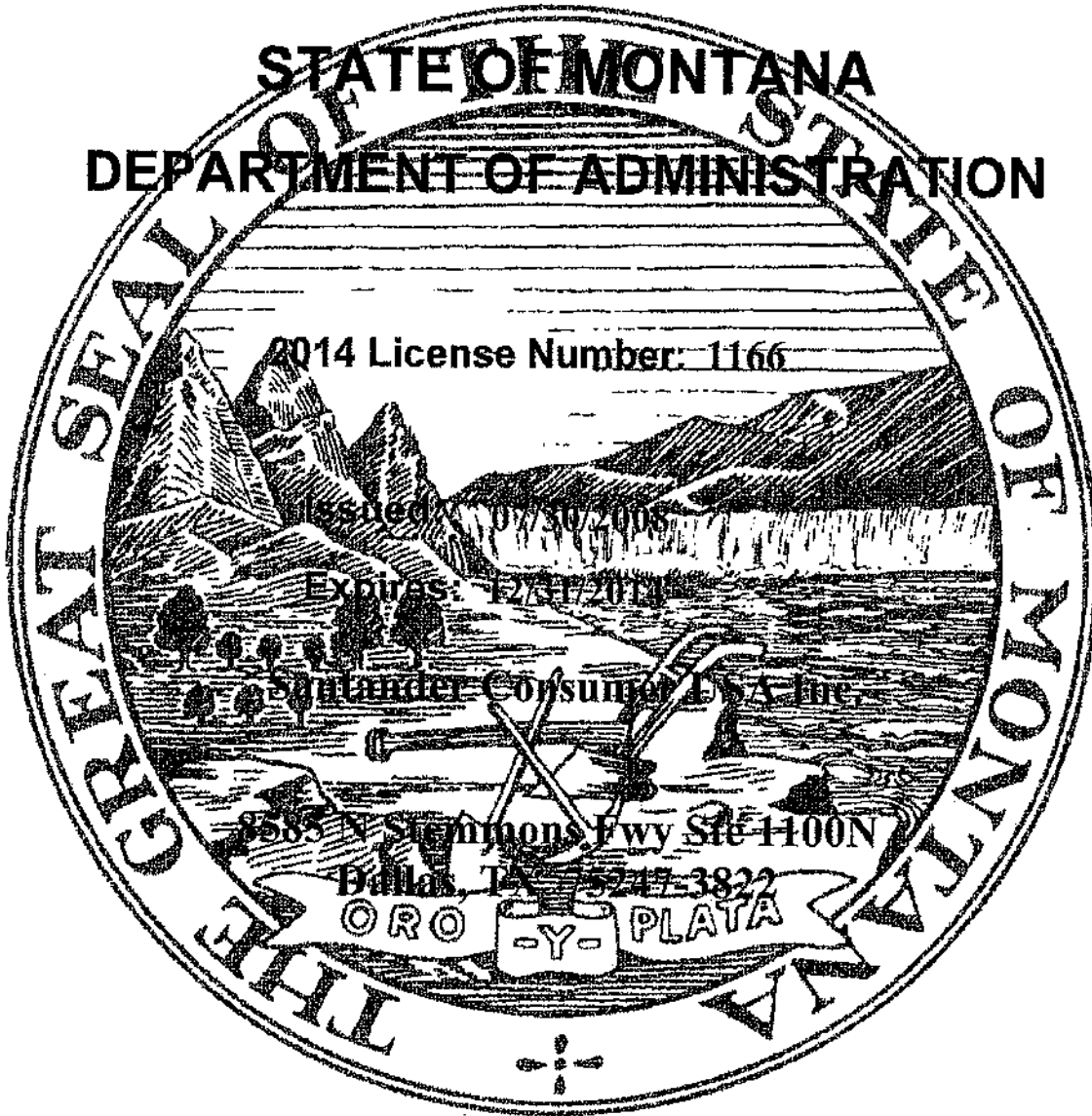


LICENSE TO CONTRACT CONSUMER LOANS

STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION



Is hereby authorized to engage in the business of contracting consumer loans under the provisions of the Montana Consumer Loan Act, Title 32, Chapter 5, MCA. This license is non-transferable and non-assignable. This license may be revoked or suspended for any violation by the Licensee of the laws of Montana or regulations of the Department of Administration.

THIS LICENSE SHALL BE PROMINENTLY DISPLAYED AT ALL TIMES

DEPARTMENT OF ADMINISTRATION
DIVISION OF BANKING & FINANCIAL INSTITUTIONS



STEVE BULLOCK
GOVERNOR

MELANIE HALL
COMMISSIONER

STATE OF MONTANA

301 SOUTH PARK, SUITE 316
HELENA, MT 59601

PHONE: (406)841-2920 • FAX: (406)841-2930
E-MAIL: BANKING@MT.GOV



MEMORANDUM

TO: Montana Consumer Loan Licensees

FROM: Department of Administration
Division of Banking and Financial Institutions

DATE: December 9, 2013

RE: 2014 Annual License Renewal

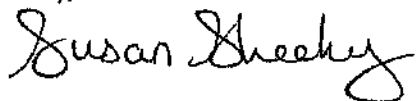
Enclosed is your renewed Consumer Loan License for the year 2014. Please review the following important considerations regarding this license:

1. The original Consumer Loan License is to be **displayed at the licensed location**.
2. Each location conducting consumer lending business must be licensed. A **Consumer Loan License is not required for locations engaged only in loan support functions such as loan servicing or payment processing**.
3. If a licensee **changes location**, the Division must be promptly notified. The original license must be **surrendered** and a new license with the proper address will be issued, except when a consumer loan licensee relocates to another county. In those instances, a new Consumer Loan License application must be completed.
4. Licenses expire at the end of the calendar year in which they are issued. **Renewal Applications will be available at the Division's website in mid October or early November and must be returned to our office by December 1.**
5. **Licenses are non-transferable and non-assignable.**
6. Statutory and operational benefits conferred by a license apply only to business activity after the date of licensure. **Business conducted prior to the date of licensure is not ratified or validated by obtaining a license.**

7. Montana law requires each licensee to maintain books, accounts and records that will allow the Division to determine if the licensee is complying with the provisions of the Consumer Loan Act. **Each licensee is also required to file an annual report using a form provided by the Division.** Report forms are mailed to each licensee during the month of January.

Feel free to contact this office at (406) 841-2945, if you have any questions regarding your Consumer Loan License.

Sincerely,



Susan Sheehy, Licensing Specialist
Division of Banking and Financial Institutions

Enclosure